

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re:
Cheryl Ann Freed
Debtor(s).

Case No. 15-26962 KRA
Chapter 7

ORDER OF DISMISSAL

The debtor(s) having failed to comply with one or more of the following requirements
pursuant to Local Rules 1007-1, 2003-1, or 4002-1(c):

- A. Timely file pertinent pleadings or documents;
- B. Failed to attend the Meeting of Creditors;
- C. Timely provide pertinent documents to the United States Trustee.

Notice having been given that such failure(s) will result in dismissal, it is hereby ORDERED
that the above-named case is DISMISSED.

Dated and Entered on: October 14, 2015



United States Bankruptcy Judge (13)

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Cheryl Ann Freed
 Debtor

Case No. 15-26962-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: mkh
 Form ID: f208

Page 1 of 2
 Total Noticed: 57

Date Rcvd: Oct 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2015.

db
 9916972 +Cheryl Ann Freed, 6913 Kings Estate Drive, Salt Lake City, UT 84128-3891
 9916973 +Avantel USA, 2950 S. Gessner, Suite 265, Houston, TX 77063-3751
 9916975 Banfield Pet Hospital, 3191 West 3300 South, Salt Lake City, UT 84109
 9916977 +Brookwood Loans of Utah, LLC, PO BOX 5970, Alpharetta, GA 30023-5970
 9916982 +Canyon Advantage LLC, Jeremy M. Shorts, PO BOX 971233, Orem, UT 84097-1233
 9916983 +Check 'N Go, PO Box 550, 327 West Fourth Street, Hutchinson, KS 67501-4842
 9916985 +Check City, PO BOX 970183, Orem, UT 84097-0183
 9916986 Citi Mortgage, PO BOX 790005, Saint Louis, MO 63179-0005
 9916988 +Contract Management Services, 3953 S. Wasatch Blvd. Ste. 160, Salt Lake City, UT 84124-2247
 9916991 +Diamond Resorts, 10600 West Charleston Blvd., Las Vegas, NV 89135-1260
 9916994 +Duffin & Associates, 11075 South State Street, Suite 18, Sandy, UT 84070-5199
 9916996 +EZ Loan Services, 820 East 400 South, Salt Lake City, UT 84102-2904
 9916998 +Halsted Financial Services LLC, PO BOX 828, Skokie, IL 60076-0828
 9917000 +Integrity Solutions Services, INC., 4370 W. 109th Street, Suite 100,
 Overland Park, KS 66211-1316
 9917002 +Key Bank, PO BOX 94968, Cleveland, OH 44101-4968
 9917003 +Larry Warren Freed, 2020 E. Inverness Ave., #1011, Mesa, AZ 85204-6972
 9917005 +Lundberg & Associates, 3269 South Main Street, Salt Lake City, UT 84115-3773
 +Mountain Loan Centers, Payment Processing Center, 1251 East 100 South,
 Saint George, UT 84790-3069
 9917008 +Northland Group Inc., PO BOX 390846, Minneapolis, MN 55439-0846
 9917009 +One Main Financial, PO BOX 183172, Columbus, OH 43218-3172
 9917012 +Rocky Mountain Power, PO BOX 150612, Ogden, UT 84415-0612
 9917015 +Spring Mobile, 2153 South 700 East, Salt Lake City, UT 84106-1833
 9917017 Sunrise Credit Services, Inc., PO BOX 9100, Farmingdale, NY 11735-9100
 9917018 +The Cash Store, 5642 South 900 East, Salt Lake City, UT 84121-1171
 9917019 +United Insurance Company, po box 970069, Orem, UT 84097-0069
 9917022 West Asset Management, 7171 Mercy Road, Suite 100, Omaha, NE 68106-2636
 9917023 +West Valley City Hall, 3600 South Constitution Blvd., West Valley City, UT 84119-3700
 9917024 +Westhill Financial, 2851 S. Parker Road Ste. 310, Aurora, CO 80014-2733
 9916992 +eTitle Insurance Agency, 3269 South Main Street, Suite 100, Salt Lake City, UT 84115-3773

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9916971 EDI: CINGMIDLAND.COM Oct 15 2015 01:33:00 AT & T Mobility, PO BOX 6416,
 Carol Stream, IL 60197-6416
 9916969 +EDI: AFNIRECOVERY.COM Oct 15 2015 01:33:00 Afni Inc., PO BOX 3517,
 Bloomington, IL 61702-3517
 9916970 E-mail/Text: e-bankruptcy@americafirst.com Oct 15 2015 01:54:41 America First Credit Union,
 Bankruptcy Department, PO BOX 9199, Ogden, UT 84409-0199
 9969891 +EDI: ATLASACQU.COM Oct 15 2015 01:34:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 9916974 +E-mail/Text: banko@bonnccoll.com Oct 15 2015 01:54:44 Bonneville Billing & Collection,
 2970 South Main Street, #202, Salt Lake City, UT 84115-6035
 9916976 +Fax: 614-760-4092 Oct 15 2015 03:36:43 Buckeye Check Cashing, 3815 West 5400 South,
 Taylorsville, UT 84129-3548
 9916980 EDI: CAPITALONE.COM Oct 15 2015 01:33:00 Capital One Services, Inc., PO BOX 5155,
 Norcross, GA 30091
 9916978 +E-mail/Text: cms-bk@cms-collect.com Oct 15 2015 01:53:21 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 9916979 +EDI: CAPITALONE.COM Oct 15 2015 01:33:00 Capital One Bank, P.O. Box 60599,
 City of Industry, CA 91716-0599
 9916981 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Oct 15 2015 01:52:49 CashNetUSA.com,
 200 W. Jackson Blvd. 14th Floor, Chicago, IL 60606-6929
 9916984 +Fax: 614-760-4092 Oct 15 2015 03:36:43 Checksmart, 6785 Bobcat Way, Suite 200,
 Dublin, OH 43016-1443
 9916987 +EDI: RCSFNBMARIN.COM Oct 15 2015 01:33:00 Credit One Bank, PO BOX 98873,
 Las Vegas, NV 89193-8873
 9916989 +EDI: ESSL.COM Oct 15 2015 01:33:00 Dish Network, PO BOX 105169, Atlanta, GA 30348-5169
 9916990 +EDI: DCI.COM Oct 15 2015 01:34:00 Diversified Consultants INC, PO BOX 551268,
 Jacksonville, FL 32255-1268
 9916990 +E-mail/Text: bankruptcynotices@dcicollect.com Oct 15 2015 01:54:40
 Diversified Consultants INC, PO BOX 551268, Jacksonville, FL 32255-1268
 9916993 +E-mail/Text: bankruptcy@expressrecovery.com Oct 15 2015 01:53:26 Express Recovery Services,
 2790 South Decker Lake Drive, Salt Lake City, UT 84119-2057
 9916997 +EDI: IIC9.COM Oct 15 2015 01:33:00 I.C. System, Inc., 444 Highway 96 East, PO BOX 64437,
 Saint Paul, MN 55164-0437
 9916999 EDI: IRS.COM Oct 15 2015 01:34:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO BOX 7346, Philadelphia, PA 19101-7346
 9917004 +EDI: MID8.COM Oct 15 2015 01:33:00 Midland Credit Management, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 9917006 +E-mail/Text: bkclerk@north-american-recovery.com Oct 15 2015 01:53:50 NAR Inc,
 5225 Wiley Post Way #410, Salt Lake City, UT 84116-2561
 9917007 +E-mail/Text: gmdunn@cbecompanies.com Oct 15 2015 01:54:07 Nelson, Watson & Associates, LLC,
 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211

District/off: 1088-2

User: mkh
Form ID: f208

Page 2 of 2
Total Noticed: 57

Date Rcvd: Oct 14, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9917010 +EDI: PRA.COM Oct 15 2015 01:33:00 Portfolio Recovery Associates, 140 Corporate Boulevard,
Norfolk, VA 23502-4952
9917011 +E-mail/Text: bankolist@praxis-financial.com Oct 15 2015 01:53:55 Praxis Financial Solutions,
7301 N. Lincoln Avenue, Suite 220, Lincolnwood, IL 60712-1733
9917016 EDI: NEXTEL.COM Oct 15 2015 01:33:00 Sprint, PO BOX 172408, Denver, CO 80217-2408
9917013 EDI: SEARS.COM Oct 15 2015 01:33:00 Sears Card, PO BOX 6924, The Lakes, NV 88901-6924
9917014 E-mail/Text: bankruptcy@sw-credit.com Oct 15 2015 01:53:39 Southwest Credit Systems,
4120 International Pkwy Ste. 1100, Carrollton, TX 75007-1958
9930459 EDI: RECOVERYCORP.COM Oct 15 2015 01:33:00 Tosh, Inc. dba Check City,
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
9917020 EDI: USBANKARS.COM Oct 15 2015 01:34:00 US Bank, PO BOX 790408,
Saint Louis, MO 63179-0408
9917021 +EDI: VERIZONWIRE.COM Oct 15 2015 01:33:00 Verizon Wireless, PO BOX 660108,
Dallas, TX 75266-0108

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9916995 ##+Gentle Breeze-Lend Direct, PO BOX 1120, Boulevard, CA 91905-0220
9917001 ##+La Posta Tribal Lending Enterprise, PO BOX 1120, Boulevard, CA 91905-0220

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2015 at the address(es) listed below:

C. Michael Lawrence on behalf of Debtor Cheryl Ann Freed michaelawrencepc@gmail.com,
lawrencelawutah@gmail.com
Duane H. Gillman tr dhgnotice@djplaw.com, ut02@ecfcbis.com
Jeremy M. Shorts on behalf of Creditor Canyon Advantage, LLC jeremy@shortslaw.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4